



Turning 65? Retiring?

**Health Insurance Counseling and Advocacy
Program (HICAP)**

HEALTH INSURANCE COUNSELING AND ADVOCACY PROGRAM (HICAP)

The mission of the Ventura County Area Agency on Aging's Health Insurance Counseling and Advocacy Program (HICAP) is to educate the public and offer a one-stop-shop experience assisting recipients and their families with Medicare, supplemental health insurance, long term care insurance and other related health coverage plan questions and resources at no cost.

- New to Medicare
- Medicare Due to Disability
- Medicare Part A and B
- Medicare Part C – Medicare Advantage (MA)
- Part D – Prescription Drug Coverage
- Medigap Supplemental Insurance
- Employer/Retiree Sponsored Plans
- Long Term Care Insurance
- Community Education

Decisions, decisions....

You have several important decisions to make BEFORE you turn 65 or retire...

Should you...

- Keep employer or retiree coverage?
- Enroll in Medicare Part A and/or Part B?
- Join a Medicare Prescription Drug Plan?
- Buy a Medigap policy?
- Enroll in a Medicare Advantage Plan?
- Apply for COBRA benefits?

TURNING 65

- If you are no longer working and currently covered through spouse's employer group plan, on Covered CA or COBRA, you need to understand your options.

The Initial Enrollment Period (IEP) lasts a total of seven (7) months; three (3) months leading up to your 65th birth month, the month of your birthdate and three (3) months after. You can enroll in Medicare A, B, and D or A, B, and C (MA plan).

RETIRING

- Set up an appointment with Social Security and your benefits department.

If you are 65+, you should have a Special Enrollment Period to enroll in Medicare Part A, B & D when you retire. You have a total of 8 months to sign up for Medicare however you will begin getting penalized if you go without health insurance for more than **63 days** after your employment coverage stops.

Things to Consider

Will you be keeping your Ventura County sponsored plan?

How does your health plan work with Medicare? How much will you pay out of pocket?

Will your prescription drugs be covered? Often employer coverage can be better than Medicare Part D.

How does your employer provided coverage differ for retirees?

Does retiree coverage include other family members?

If you drop your employer coverage as a retiree, can you get it back?

Do you know who to contact for more information?

Pre- Retirement Checklist



Make an appointment with your Benefits Coordinator Patty.Vandewater@ventura.org before your planned retirement date.



Learn what your retiree coverage choices are and how much it will cost you, so you can accurately compare it with calculated Medicare options.



Think about what you like and dislike about your current health insurance AND how additional family coverage may be affected will help you make your decision.



If you consider COBRA coverage, learn about the COBRA election period, your Part B enrollment period, and your Medigap Open Enrollment Period.



Make an appointment with a HICAP counselor to learn about Medicare and review your options.



[SOCIAL SECURITY
ADMINISTRATION](#)



[COUNTY OF
VENTURA BENEFITS
WEBSITE](#)



[2025 MEDICARE &
YOU HANDBOOK](#)



[2024 RETIREE
HEALTH BENEFITS
HANDBOOK](#)



[MEDICARE OFFICIAL
WEBSITE](#)

RESOURCES

Volunteer Opportunities

HICAP counselors give free and unbiased information regarding healthcare insurance options for those contemplating retirement. Advisors offer assistance with information, plan selection, assistance filling out forms, appeals and completing other paperwork necessary for benefits and enrollment.



Contact Us



COUNTY of VENTURA

Human Services Agency
Area Agency on Aging

County of Ventura - Area Agency on Aging

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